



**ODISHA GRAMYA BANK**

Information Technology Department  
Head Office, Gandamunda, P.O.-Khandagiri, Bhubaneswar

**GEM Tender Number: GEM/2024/B/4421070 dated 02.01.2024, Amendment\_1 Date: 06-01-2024**

**AMENDMENT\_1: KYC AML Solution**

**All bidders are hereby informed that based on the discussion in the Pre-bid meeting held at Head Office of Odisha Gramya Bank, on date 05.01.2024, the response to queries submitted by all bidders are in Table# 2 and necessary amendments to RFP are provided in Table#1. The necessary changes have been made to the ATC document and the same shall be valid.**

**Table#1: Amendment\_1**

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Amendment
1	4) Service Level Agreement	7	a. Implementation schedule (SLA for Delivery)	<u>1.Delivery of licenses</u> The database, middleware and application licenses shall be delivered within 4 weeks of release of GEM Contract. All licenses shall be issued in the name of Odisha Gramya Bank and should be visible under account of Odisha Gramya Bank with email id <a href="mailto:itd@odishabank.in">itd@odishabank.in</a>	<u>1.Delivery of licenses</u> The database, middleware and application licenses shall be delivered within 4 weeks of release of GEM Contract. All licenses shall be issued in the name of Odisha Gramya Bank.  <u>Database licenses shall be visible under account of Odisha Gramya Bank with email id <a href="mailto:itd@odishabank.in">itd@odishabank.in</a>. License of middleware and application can either be provided as paper license or as web based licenses with account created using email id <a href="mailto:itd@odishabank.in">itd@odishabank.in</a>.</u>

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Amendment
2	6) Payment Terms	8	Training	4. The training has been completed with feedback average rating of 3 out of 5 from participants of the training.	4. The training has been completed with feedback average rating of 3 out of 5 from participants of the training. <u>The admin training shall be conducted in 1 session and end user training shall be conducted in 2 sessions. A session represents coverage of all modules in a continuous training mode. All training shall be conducted in Bank's Learning Centre at Bhubaneswar.</u>
3	6) Payment Terms	9	New clause	New clause	<b>g. ATS Cost:</b> The annual ATS cost towards licenses will be released as annually advance on submission of invoice after deduction of penalty if any applicable towards delay in renewal of ATS.
4	14) Annual Technical Support	9	Annual Technical Support	The licenses supplied shall have enterprise class Annual Technical Support from OSD / OEM. The period of ATS shall be visible in Customer portal of the OSD or OEM before submission of the invoice against ATS.	The licenses supplied shall have enterprise class Annual Technical Support from OSD / OEM. <u>The period of ATS shall be visible in Customer portal of the OSD or OEM for database licenses before submission of the invoice against ATS. Evidence for ATS of other licenses shall be provided either in form of paper license or in customer portal of respective OSD / OEM.</u>
5	10) Service Level Agreement	7	b. SLA for maintenance period	<b>1. Incident resolutions</b> Incident Ticket raised in service desk of Bank shall be attained by the application support engineer within 60 mins of ticket assignment time and the ticket shall be resolved within 4 Hours of incident report time of ticket time.  If the ticket is raised during off business hour, than the SLA for the same will start from 10 AM of next working day.	<b>1. Incident resolutions</b> Incident Ticket raised in service desk of Bank shall be attained by the application support engineer within 60 mins of ticket assignment time and the ticket shall be resolved within 4 Hours of incident report time of ticket time. <u>However, the criticality of ticket and resolution time shall be mutually decided during preparation of Service Level Agreement or Requirement Gathering Phase.</u>  If the ticket is raised during off business hour, than the SLA for the same will start from 10 AM of next working day.
6	Annexure D – Scope of Work (SOW)	25	1. Project Objective  A. General Scope of Work for proposed Solution:	12. The proposed solution should migrate the existing data and archive data consisting of open/closed alerts of the existing AML solution and would be readily available for inquiry purposes.	<b>This clause has been removed</b>
7	Annexure D – Scope of Work (SOW)	32	FUNCTIONAL REQUIREMENT	35. The solution should interface / integrate with SFMS-SWIFT messages if any implemented in the in future during the period of contract	<b>This clause has been removed</b>

Sr. No.	Document Reference	Page No	Clause No	Description in RFP	Amendment
8	Annexure D – Scope of Work (SOW)	38	FUNCTIONAL REQUIREMENT	79. There should be support for automated uploading of data for previous day from the bank's CBS system to AML system without any manual intervention. There should be a provision for the users to raise a ticket in the system in case of any issue faced to maintain the record of time span for issue resolution.	79. There should be support for automated uploading of data for previous day from the bank's CBS system to AML system without any manual intervention.
9	Last date of submission of Bid	1	Bid Details	Bid End Date/Time: 17-01-2024 16:00:00 Bid Opening Date/Time: 17-01-2024 16:30:00	Bid End Date/Time: 19-01-2024 14:00:00 Bid Opening Date/Time: 19-01-2024 14:30:00

**Table#2: Clarification on queries of bidders**

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
1	IDBI Intech Ltd.	6	Earnest Money Deposit (EMD), EMD Details	Rs. 4,00,000 EMD in form of Bank Guarantee/DD need to be deposited	Our organisation is registered as a "Medium" entity under MSME Act of Govt, of India, Request Bank to waive off the EMD as per GFR 2017 Guidelines - Rule No. 161 wherein it is mentioned that MSME's should be exempted from payment of EMD.	<b>Clarification:</b> As per clause 1.9.1 of Manual for procurement of Services of Central Vigilance Commission, the exception of EMD is provided to Micro and Small Enterprises. This guideline is silent for Medium entity. Hence, the exemption shall be applicable to eligible enterprises only.
2	IDBI Intech Ltd.	6	Earnest Money Deposit (EMD),	The scanned copy of the Bank Guarantee / DD to be uploaded in GeM portal and the hard copy of the BG / DD must reach at "Information Technology Department, 2nd Floor, Odisha Gramya Bank, Head Office, Gandamunda, Khandagiri, Bhubaneswar – 751030" before last date of submission of bid along with other documents.	Request Bank to kindly confirm whether both the DD/BG as EMD AND the Hard Copies of the Bid Documents are to be submitted to Bank.  In Case the Hard Copies of the Bid Documents are to be submitted, we request for additional 7 working days, after the bid is uploaded in the GeM portal as per the due date.	<b>Clarification:</b> Documents such as EMD and Integrity Pacts shall be submitted in original within 5 days of last date of bid submission date as per allowed timeline of GeM guideline.
3	IDBI Intech Ltd.	7	4) Service Level Agreement, 3. Go-live	The application shall go-live with all instances under scope of this contract with all required configurations and integration after successful testing and acceptance of Bank within 12 weeks of release of GEM Contract.  Bidder shall deliver all deliverables along with job card and SOP documents within 12 weeks of release of GEM contract.	Request bank to kindly modify the timeline of implementation to 16 weeks from the Acceptance of Contract	<b>Clarification:</b> The timeline for delivery and go-live remains unchanged.  As per clause 5- Penalty Clauses, 1 - Penalty on late delivery or Go-live, In case for Force Measure or delay reason attributed to Bank, the LD clause may be relaxed at sole discretion of Bank on evaluating the genuine cause of delay presented by the bidder.
4	IDBI Intech Ltd.	7	Delivery of Licence, Service Level Agreement	All licenses shall be issued in the name of Odisha Gramya Bank and should be visible under account of Odisha Gramya Bank with email id itd@odishabank.in	Request Bank to kindly remove this portion of the clause.  The delivery evidence will be provided through Paper License copy	<b>Amendment:</b> Please refer the Table#1, Point# 1

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
5	IDBI Intech Ltd.	8	Training,	Number of Official to be Trained and the Training Location is not mentioned	Request Bank to kindly mention: • Number of Officials to be Trained • Training Location	<b>Amendment:</b> Please refer the Table#1, Point# 2
6	IDBI Intech Ltd.	9	Implementation Cost And ATS Cost, Payment Terms	Implementation (Payment Terms): a) 30% of the implementation cost will be released after completion of UAT and on submission of UAT signoff. b) 70% of the implementation cost will be released after go-live of the solution in all respect and after deduction of application penalty. Database (Payment Terms): Not Mentioned in the RFP Middleware (Payment Terms): Not Mentioned in the RFP Not Mentioned in the RFP ATS (Payment Terms): Not Mentioned in the RFP	We request bank to kindly modify the Payment Terms as mentioned below: Implementation Cost • 30% along with Purchase Order • 20% on successful UAT start • 20% on successful UAT completion • 30% on successful GO-LIVE of the solution proposed Database Cost • 100% Advance (As OEMs need to be paid immediately along with the Order) ATS Cost • 100% Yearly Advance	<b>Clarification:</b> The existing clauses of payment terms remains unchanged. Payment term for ATS is provided in amendment.  <b>Amendment:</b> Please refer the Table#1, Point# 3
7	IDBI Intech Ltd.	9	ATS,	The licenses supplied shall have enterprise class Annual Technical Support from OSD / OEM. The period of ATS shall be visible in Customer portal of the OSD or OEM before submission of the invoice against ATS.	Request Bank to kindly remove this clause as Period of ATS will be reflecting in the Invoice for the respective period.	<b>Amendment:</b> Please refer the Table#1, Point# 4
8	IDBI Intech Ltd.	17	Eligibility Criteria, Eligibility Criteria	Bidder or OSD should submit at least two Indian references of proposed solution deployment in any Bank in India and should be live and running successfully as on date of RFP.	We Request Bank to kindly amend as per the below clause: "Bidder or OSD should submit at least two Indian references of proposed solution deployment in any PSU Bank/RRB/Co-operative Banks (with more than 500+ Branches in India and should be live and running successfully as on date of RFP".  This will facilitate Odisha Gramya Bank to select the appropriate saleable solution, capable of handling large volume of	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
					data/fully complying the Regulatory guideline, etc.	
9	IDBI Intech Ltd.	25	General Scope of Work for proposed Solution, Project Objective	Bidder shall supply the database licenses enterprise edition and middleware, if any required for the proposed application. The licenses supplied shall be in the name of Odisha Gramya Bank.	Request Bank to kindly clarify: • Whether MY SQL Enterprise version is acceptable to Bank	<b>Clarification:</b> MySQL enterprise version is acceptable to Bank. The compliance of licensing terms shall be the responsibility of bidder.
10	IDBI Intech Ltd.		General,		Request Bank to kindly clarify: • The minimum score need to be scored to get Technically Eligible • What will be the basis of Technical Scoring	<b>Clarification:</b> Bidder shall comply with all the points mentioned in SOW and the GeM tender to qualify in Technical bid evaluation.
11	Manipal Technologies Limited	7	Service Level Agreement	The application shall go-live with all instances under scope of this contract with all required configurations and integration after successful testing and acceptance of Bank within 12 weeks of release of GEM Contract.	Requesting bank of to share the details about the requirement at all instances	<b>Clarification:</b> Here in all instances represents UAT, production and disaster recovery instances.
12	Manipal Technologies Limited	7	Service Level Agreement	The application shall go-live with all instances under scope of this contract with all required configurations and integration after successful testing and acceptance of Bank within 12 weeks of release of GEM Contract.	Requesting bank to increase delivery timelines to 18-20 weeks as the deployment is required at three instances	<b>Clarification:</b> The timeline for delivery and go-live remains unchanged.  As per clause 5- Penalty Clauses, 1 - Penalty on late delivery or Go-live, In case for Force Measure or delay reason attributed to Bank, the LD clause may be relaxed at sole discretion of Bank on evaluating the genuine cause of delay presented by the bidder.
13	Manipal Technologies Limited	7	b. SLA for maintenance period	.....within 60 mins of ticket assignment time and the ticket shall be resolved within 4 Hours of incident report time of ticket time.	As a standard practice, the resolution time should be dependent on the criticality of an issue. Please allow the Bidder to submit SLAs based on severity of the issue.	<b>Amendment:</b> Please refer the Table#1, Point# 5
14	Manipal Technologies Limited	7	b. SLA for maintenance period	The Commercial Change Request shall be completed within the agreed timeline based on the man-days effort factored and agreed during acceptance of the CR. The commercial CR will have	It may not be feasible to divide the delivery in 2 week period. Request to allow flexibility on the delivery timelines for commercial CRs.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
				maximum delivery timeline of 2 weeks. On requirement of higher delivery timelines, the CR shall be split to sprints of 2 weeks each and the commercial for each sprints shall be defined in the CR.		
15	Manipal Technologies Limited	7	b. SLA for maintenance period	Support during DR Drills, Emergency DR activity and Audit activities	Kindly confirm the no of drills conducted per year and no. of days per drill.	<b>Clarification:</b> The planned DR drills are conducted once in a quarter and number of days per drill may vary between 2 days to 5 days.  Emergency DR activity cannot be ascertain.
16	Manipal Technologies Limited	8	Payment Terms:	<p><b>Delivery of license:</b></p> <p>a) 80% of the license cost will be released after submission of paper license copy or electronic license copy issued in the name of Odisha Gramya Bank and with evidence suggesting that the licenses are attached to itd@odishabank.in account of OSD.</p> <p>b) 20% of the license cost will be released after go-live of entire solution in full and after deduction of application penalty.</p> <p><b>Implementation Cost:</b></p> <p>a) 30% of the implementation cost will be released after completion of UAT and on submission of UAT signoff.</p> <p>b) 70% of the implementation cost will be released after go-live of the solution in all respect and after deduction of application penalty.</p>	<p>As the product is proven product and since the License fees is paid upfront across the industry. Kindly accept the payments as milestones</p> <p>100% License fees to be paid along with PO and for implementation</p> <ul style="list-style-type: none"> <li>• 50% on Project Kick-off</li> <li>• 30% on completion of UAT</li> <li>• 20% on Go Live</li> </ul> <p>AMC charges to be provided annually in advance.</p> <p>Onsite support charges to be paid quarterly in advance. Training charges, can be paid after successful training at each location</p>	<p><b>Clarification:</b> The existing clauses of payment terms remains unchanged. Payment term for ATS is provided in amendment.</p> <p><b>Amendment:</b> Please refer the Table#1, Point# 3</p>
17	Manipal Technologies Limited	15	24) Legal Compliances:	Both Bidder and OSD must comply to the Office Memorandum issued by Department of Expenditure under Ministry of Finance with F.No. 6/18/2019-PPD dated 23rd July 2020. Bidder and OEM(s) registered under Rule 144(xi) of the General Financial Rules (GFRs) should	We understand that the registration under Rule 144(xi) is not mandatory. Please confirm.  Also request to share the online website/portal link for registration.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>

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				share the registration document upon demand by Technical Committee of Bank.		
18	Manipal Technologies Limited	17	Eligibility Criteria	If the bidder is an authorized partner/System Integrator of the solution, its OSD should have been in existence for a minimum period of 4 years as on 31.03.2023	We understand that the experience letters/Purchase Orders/User Acceptance Sign-offs etc. can be provided as the proof of the experience.	<b>Clarification:</b> Experience letters / Purchase Orders / User Acceptance Sign-offs etc. can be provided as the proof of the experience
19	Manipal Technologies Limited	17	Eligibility Criteria	The Bidder shall commit that their proposed solution will not reach End-of-Support in next -5- years from the last date of submission	We understand that the contract period will be five years and bidder required to provide technical support for the five years	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>
20	Manipal Technologies Limited	25	A. General Scope of Work for proposed Solution:	Bank will provide IT infrastructure limited to Virtual Machines, Storage space and Operating System (Microsoft Windows 2022).	With reference to HW sizing, please provide following details: a. Number of accounts b. Number of customers c. Average number of transaction per day? d. What is year on year growth in data volume? e. Total Users of the AML system: f. Concurrent Users:	<b>Clarification:</b> Following data are approximate for proposing VM sizing.  a. Number of accounts – 72 Lakhs b. No of customers – 59 lakhs c. Average transaction per day – 52 Lakhs d. What is year on year growth in data volume – 5% e. Total Users of the AML system: 2300 f. Concurrent Users: 20%
21	Manipal Technologies Limited	25	A. General Scope of Work for proposed Solution:	Bidder shall supply the database licenses enterprise edition and middleware, if any required for the proposed application. The licenses supplied shall be in the name of Odisha Gramya Bank.	We are proposing applications offered by well-established OEMs with extensive support network.  We therefore request the Bank to procure these licenses directly since they are likely to get better offers based on their existing relationship with respective OEMs.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>
22	Manipal Technologies Limited	25	A. General Scope of Work for proposed Solution:	2. The proposed solution should migrate the existing data and archive data consisting of open/closed alerts of the existing AML solution and would be readily available for inquiry purposes.	Kindly provide the volume and type of data to be migrated so as to allow proper estimates. Please share the migration details (such as count, year range) for Customers, Accounts, Users, Transactions, Alerts/Cases and any other data to be migrated.	<b>Amendment:</b> Please refer the Table#1, Point# 6



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23	Manipal Technologies Limited	25	A. General Scope of Work for proposed Solution:	The proposed solution would need to be integrated with the Core Bankings Solution, other third-party	Kindly provide the integration methodology supported by the Core Banking Solution for both batch as well as real time mode.	<b>Clarification:</b> The integration methodology shall be decided during details requirement gathering (DRG) phase of project implementation.
24	Manipal Technologies Limited	25	A. General Scope of Work for proposed Solution:	The proposed solution should migrate the existing data and archive data consisting of open/closed alerts of the existing AML solution and would be readily available for inquiry purposes.	Please share the migration details (such as count, year range) for Customers, Accounts, Users, Transactions, Alerts/Cases and any other data to be migrated.	<b>Amendment:</b> Please refer the Table#1, Point# 6
25	Manipal Technologies Limited	25	A. General Scope of Work for proposed Solution:	The proposed solution should comply with the existing and future guidelines on KYC-AML & Combating of Terrorism Financing issued time to time by various regulators/enforcement agencies like RBI, IBA, FIU-IND, UIDAI, SEBI, and FATF etc. As and when new guidelines are issued from such regulatory authorities, the bidder solution should incorporate the same in the solution at no additional cost to the Bank during the contract period.	Commercially launched features & functionality, functions, Upgrades, and new modules will be chargeable. As we have to invest on the resources and on resources. Kindly provide your confirmation/agreement on the same. The impact of regulatory changes in terms of modifications required in the software cannot be estimated for contract period. We therefore request the Bank to accept yearly cap on efforts towards regulatory changes.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>
26	Manipal Technologies Limited	26	A. General Scope of Work for proposed Solution:	The solution should provide user defined backup/retrieval (Automated / Scheduled / Manual).	Request to remove this requirement since the Bidder is not required to supply Backup tool.  Kindly confirm that the Bidder is required to only take up query resolution in this matter.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>
27	Manipal Technologies Limited	26	A. General Scope of Work for proposed Solution:	The proposed solution should comply with the existing and future guidelines on KYC-AML & Combating of Terrorism Financing issued time to time by various regulators/enforcement agencies like RBI, IBA, FIU-IND, UIDAI, SEBI, FATF etc.	Kindly confirm whether the Bank is licensed to operate in Insurance and Brokerage business. If yes, whether the same is conducted under the same entity and a brief overview of the business.	<b>Clarification:</b> Bank is not having license to provide own insurance and brokerage business.
28	Manipal Technologies Limited	27	A. General Scope of Work for proposed Solution:	The Bidder should maintain Uptime of 99.95% of the solution both at DC & DR during contract period.	Since the operating environment will be provided by the Bank, please exclude Uptime on account of such dependencies on configurations of system, servers,	<b>Clarification:</b> Any breach of SLA attributed to Bank will not be considered under Bidder's SLA terms.

Sr. No.	Bidder	Page No	Clause No	Description in RFP	Clarification Sought	Bank's Remark
					network, etc. Please confirm our understanding.	
29	Manipal Technologies Limited	26	Technical Requirement	System should support to integrate all the other applications adopted by the bank. For ex. CBS /IMPS/NEFT/ RTGS/ ITMS/ ATM / Internet Banking / Mobile Banking.	AML solution is primarily integrated with Core Banking system for the purpose of transaction monitoring since it is does checks in batch mode. Please clarify on the no. of integrations required for transaction monitoring.  Please clarify on the no. of integrations required for online KYC and AML checks.	<b>Clarification:</b> The primary integration shall be with CBS database for transaction monitoring. Integration with other database may be required in case of segregation of payment channel in separate environment. However, current scope for monitoring of transactions through payment channels shall be through CBS.
30	Manipal Technologies Limited	28	B. AML Solution Technical / Functional requirement:	The solution should provide user defined backup/ retrieval (Automated/Scheduled/ Manual).	Request to remove this requirement since the Bidder is not required to supply Backup tool.  Kindly confirm that the Bidder is required to only take up query resolution in this matter.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>
31	Manipal Technologies Limited	28	B. AML Solution Technical / Functional requirement:	The tool should have the provision to monitor transactions in multiple	Kindly provide brief description of the products and services offered in foreign currencies by your Bank.	<b>Clarification:</b> At present Bank is offering services in INR only. The provision for feasibility to monitor transaction in multiple currency is kept for any future requirement during the contract period.
32	Manipal Technologies Limited	29	B. AML Solution Technical / Functional requirement:	System should support to integrate all the other applications adopted by the bank. For ex. CBS /IMPS/NEFT/ RTGS/ ITMS/ ATM / Internet Banking / Mobile Banking.	Kindly clarify whether for the current project integration will be required only for CBS since all transactions from digital channels will be posted in the CBS.  If digital channels are to be integrated, what will be type and frequency of integration?	<b>Clarification:</b> The primary integration shall be with CBS database for transaction monitoring. Integration with other database may be required in case of segregation of payment channel in separate environment. However, current scope for monitoring of transactions through payment channels shall be through CBS.
33	Manipal Technologies Limited	29	A. General Scope of Work for proposed Solution:	The successful bidder shall depute 1 FM resource onsite at Bank location in Bhubaneswar from the date of Go-Live. The resources to be deployed at the	Kindly confirm that at all times ongoing work allocation & monitoring of any Onsite Resource will be Bank's responsibility. The Bidder will only need to step-in if there is	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>

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				bank premises, only after prior approval by bank authorities.	any deficiency or dis-satisfaction reported by the Bank.	
34	Manipal Technologies Limited	32	A. General Scope of Work for proposed Solution:	The solution should interface / integrate with SFMS-SWIFT messages if any implemented in the in future during the period of contract	Kindly share few SWIFT message formats used by your Bank.	<b>Amendment:</b> Please refer the Table#1, Point# 7
35	Manipal Technologies Limited	32	A. General Scope of Work for proposed Solution:	There should be a provision for the users to raise a ticket in the system in case of any issue faced to maintain the record of time span for issue resolution.	Raising of Service Request is not the feature of AML system.  Kindly clarify your Bank's expectations.  Also confirm that the Bank is ok to use a specialized Issue Management portal for all its AML service requests to be managed by the Bidder.	<b>Amendment:</b> Please refer the Table#1, Point# 8
36	Manipal Technologies Limited	NA	NA	General Query	Kindly let us know the no. of days/ hours of training required per batch and no. of persons in a batch.	<b>Amendment:</b> Please refer the Table#1, Point# 2
37	Manipal Technologies Limited	NA	NA	General Query - Extension of submission Date	We request the bank to extend the due date by 10-12 working days after receiving the response to pre-bid queries, so that the Bidders have enough time to respond to modifications in RFP clauses, if any.	<b>Amendment:</b> Please refer the Table#1, Point# 9
38	VSoft Technologies Pvt. Ltd.		EMD Details	EMD Amount: 4,00,000	Vsoft being MSME & OEM of the required solution, request the bank to confirm whether Vsoft will be eligible for EMD exception.	<b>Clarification:</b> As per clause 1.9.1 of Manual for procurement of Services of Central Vigilance Commission, the exception of EMD is provided to Micro and Small Enterprises. This guideline is silent for Medium entity. Hence, the exemption shall be applicable to eligible enterprises only.
39	VSoft Technologies Pvt. Ltd.		Service Level Agreement a. Implementation schedule (SLA for Delivery	<b>Delivery of licenses:</b> The database, middleware and application licenses shall be delivered within 4 weeks of release of GEM Contract. All licenses shall be issued in the name of Odisha Gramya Bank and should be visible under account of	Request the bank to increase the timeline to 6 weeks from the date of GEM Contract.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>

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				Odisha Gramya Bank with email id itd@odishabank.in		
40	VSoft Technologies Pvt. Ltd.		Service Level Agreement a. Implementation schedule (SLA for Delivery	<b>Delivery of UAT:</b> The UAT environment shall be delivered along with all customization and integration with CBS & SSO within 6 weeks of release of GEM Contract.	Request the bank to increase the timeline to 8 weeks from the GEM contract.	<b>Clarified during pre-bid meeting. This clause remains unchanged.</b>
41					Request the bank to provide number of account present.	<b>Clarification:</b> Following data are approximate for proposing VM sizing. a. Number of accounts – 72 Lakhs b. No of customers – 59 lakhs c. Average transaction per day – 52 Lakhs d. What is year on year growth in data volume – 5% e. Total Users of the AML system: 2300 f. Concurrent Users: 20%
42					Request the bank to provide transaction volume per day	<b>Clarification:</b> Following data are approximate for proposing VM sizing. a. Number of accounts – 72 Lakhs b. No of customers – 59 lakhs c. Average transaction per day – 52 Lakhs d. What is year on year growth in data volume – 5% e. Total Users of the AML system: 2300 f. Concurrent Users: 20%
43					Request the Bank to help Vendor with necessary API access required during implementation	<b>Clarification:</b> Bank will provide necessary API access required to fetch data from CBS and to servicedesk application of Bank. The APIs required to fetch the data from other organization required to ensure compliance of proposed KYC AML application shall be provided by the Bidder. Necessary network changes to provide API access will be done by Bank.